

AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph on page 9, beginning on line 3 as follows:

Figure 1 ~~comprises~~ is an illustration of ~~[[the]]~~ a net-pay and debt management system in accordance with an embodiment of the present invention.

Please amend the paragraph on page 9, beginning on line 6 as follows:

Figure 2 ~~comprises~~ is an illustration of ~~[[the]]~~ a payment engine processing in accordance with an embodiment of the present invention.

Please amend the paragraph on page 9, beginning on line 10 as follows:

Figure 3 ~~illustrates~~ is an illustration of a payment generation method in accordance with an embodiment of the present invention.

Please amend the paragraph on page 9, beginning on line 12 as follows:

Figure 4 is an illustration of ~~[[the]]~~ a debt issuance object flow in accordance with an embodiment of the present invention.

Please amend the paragraph on page 9, beginning on line 15 as follows:

Figure 5 is an illustration of ~~[[the]]~~ a debt transfer object flow in accordance with an embodiment of the present invention.

Please amend the paragraph on page 9, beginning on line 18 as follows:

Figure 6 illustrate is an illustration of a computer environment in which one or more embodiments of the invention may be implemented.